

Amendment to the Claims:

This listing of claims replaces all prior versions, and listings, of claims in the application:

1. (Previously presented) A smart card capable of performing more than one function, said smart card having the dimensions of a conventional plastic credit card and comprising:

a first memory comprising a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing the identification of a holder of the smart card, and a fourth set of data to access telephone communication services;

a microprocessor, said microprocessor being in electrical communication with a second memory, said second memory configured for storing geographical position data; and

an automated location tracking means for determining a location of the smart card.

2. (Previously presented) The smart card of claim 1, wherein the first memory comprises a magnetic strip.

3. (Previously presented) The smart card of claim 1, wherein the second memory comprises EEPROM or EEPROM.

4. (Previously presented) The smart card of claim 1, wherein the second memory comprises RAM and ROM.

5. (Original) The smart card of claim 1, wherein the first set of data comprises a bank account number.

6. (Original) The smart card of claim 1, wherein the second set of data comprises a credit card account number.

7. (Original) The smart card of claim 1, wherein the third set of data comprises the name, address, social security number, birth date, physical characteristics, and identification number of the holder of the smart card.

8. (Original) The smart card of claim 1, wherein the fourth set of data comprises a telephone calling card account number.

9. (Original) The smart card of claim 1, wherein the second memory means comprises a fifth set of data representing a predetermined value.

10. (Original) The smart card of claim 8, wherein the fourth set of data represents a cash balance.

11. (Original) The smart card of claim 1, wherein the second memory means has stored therein a program for enabling said microprocessor to track a history of cash transactions made using the smart card and to generate a cash transaction history statement.

12. (Original) The smart card of claim 1, wherein the second memory means has stored therein a program for enabling said microprocessor to automatically convert a predetermined cash value from a first currency to a second currency based on a location of the smart card.

13. (Original) The smart card of claim 1, wherein the location tracking means transmits an identifiable signal, said signal being detectable by a global positioning system satellite.

14. (Original) The smart card of claim 13, wherein the location of the smart card is determined from the signal transmitted by the location tracking means.

15. (Original) The smart card of claim 1, wherein the location of the smart card is determined by a central processing center which is capable of identifying a location of a remote card reader and a location of a remote retail terminal.

16. (Original) The smart card of claim 8, wherein a value representing cash can be transferred from the bank account to the second memory means of the smart card.

17. (Original) The smart card of claim 8, wherein a value representable as cash can be transferred from the credit card account to the second memory means of the smart card.

18. (Currently amended) A smart card having the dimensions of a conventional plastic credit card and a proximal end and distal end, said smart card comprising:

a first magnetic strip comprising a first set o data and a second set of data;

a second magnetic strip comprising a third set of data and a fourth set of data;

an integrated circuit embedded in said smart card, said integrated circuit comprising a microprocessor in electrical communication with a memory, said second memory configured for storing geographical position data; and

a tracking device capable of transmitting a signal unique to the smart card.

19. (Previously presented) The smart card of claim 18, wherein the first set of data and the second set of data can

only be read by a credit card reader when the smart card is inserted into the credit card reader from one said proximal and said distal ends.

20. (Previously presented) The smart card of claim 19, wherein the third set of data and the fourth set of data can only be read by a credit card reader when the smart card is inserted into the credit card reader from the other of said proximal and said distal ends.

21. (Original) The smart card of claim 18, wherein the first set of data represents a number for accessing a bank account.

22. (Original) The smart card of claim 18, wherein the second set of data represents a number for accessing a credit card account.

23. (Original) The smart card of claim 18, wherein the third set of data represents identification information for the holder of the smart card.

24. (Original) The smart card of claim 18, wherein the fourth set of data represents a number for accessing telephone communication services.

25. (Original) The smart card of claim 18, wherein the tracking device is capable of transmitting the unique signal to a global positioning system satellite.

26. (Original) The smart card of claim 18, wherein the memory comprises a fifth set of data representing a cash balance.

27. (Original) The smart card of claim 18, wherein the memory has stored therein a program for enabling said microprocessor to track a history of cash transactions made using the smart card and to generate a cash transaction history statement.

28. (Original) The smart card of claim 18, wherein the memory has stored therein a program for enabling said microprocessor to automatically convert a predetermined cash value from a first currency to a second currency based on a location of the smart card.

29. (Original) The smart card of claim 28, wherein the location of the smart card is determined from the signal transmitted by the tracking device.

30. (Original) The smart card of claim 29, wherein the memory has stored therein a program for enabling said microprocessor to process data received from a global satellite, to store said data in the memory, and to generate a travel log based on said data.

31. (Original) The smart card of claim 30, wherein the program further enables said microprocessor to generate a map of a plurality of locations based on said data received from the global satellite.

32. (Original) The smart card of claim 28, wherein the location of the smart card is determined by a central processing center which is capable of identifying a location of a remote card reader and a location of a remote retail terminal.

33. (Original) The smart card of claim 26, wherein a value representing cash can be transferred from a bank account to the memory of the smart card.

34. (Original) The smart card of claim 26, wherein a value representable as cash can be transferred from a credit card account to the memory of the smart card.

35. (Previously presented) A method of gaining access through an access device upon payment of a value, the method comprising the steps of:

providing a smart card having the dimensions of a conventional plastic credit card, said smart card comprising:

a first memory comprising a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing the identification of a holder of the smart card, and fourth set of data to access telephone communication services;

a microprocessor, said microprocessor being in electrical communication with a second memory, said second memory configured for storing geographical position data; and

an automated location tracking means for determining a location of the smart card;

inserting the smart card into the access device, wherein the access device is shaped to receive a smart card having the dimensions of a conventional plastic credit card;

reading at least one of said our sets of data;

performing a first authentication process on said at least one set of data; and

permitting access if said step of performing a first authentication process meets a required condition.

36. (Previously presented) The method of claim 35, wherein the location tracking means transmits an identifiable signal, said signal being detectable by a global positioning satellite system.

37. (Currently amended) A system for locating the position of a smart card, said system comprising:

a smart card having the dimensions of a conventional plastic credit card, said smart card comprising a microprocessor, a memory configured for storing geographical position data, and an automated location tracker tracking means, wherein the microprocessor memory and automated location tracking means are in electrical communication with each other;

said smart card having a part that duplex communicates with a global positioning system satellite including sensing a signal to said satellite which uniquely identifies said smartcard in duplex communication with the location tracking means; and

a central processing center in duplex communication with the global positioning system satellite, said central processing center capable of receiving coordinate data transmitted from the global positioning system satellite and determining the location of the smart card.

38. (Original) The system of claim 37, wherein the location tracking means is capable of receiving said coordinate

data from the global positioning system satellite and transmitting the data to the memory means.

39. (Original) The system of claim 38, wherein the memory means comprises a program for enabling the microprocessor to translate the coordinate data to a global position and to store said data in the memory.

40. (Previously presented) A system of converting a known value of a first currency to a known value of a second currency, said system comprising:

a smart card having the dimensions of a conventional plastic credit card, said smart card comprising a microprocessor, a memory, an automated location tracking means, a program capable of converting a predetermined cash value from a first currency value to a second currency value based on the location of the smart card as determined by the automated location tracking means, wherein the memory, the location tracking means, and the program are in electrical communication with each other;

a central processing center comprising a computer having real time data comprising the value of said first currency in relation to said second currency; and

communication means between said smart card and said central processing center.

41. (Previously presented) The system of claim 40, wherein the communication means comprises a telephone line.

42. (Previously presented) The system of claim 40, wherein the communication means comprises a satellite link between the central processing center and the smart card.

43. (Previously presented) The system of claim 40, wherein the communication means comprises a wireless communication systems linking said central processing center to said smart card.

44. (Previously presented) The system of claim 37, wherein the smart card further comprises a program capable of processing coordinate data and generating a travel log based on said data, said program being in electrical communication with the microprocessor, memory, and location tracking means.

45. (Previously presented) The system of claim 44, wherein the program is capable of enabling the microprocessor to generate a map based on the coordinate data received from the satellite.

46. (Previously presented) The system of claim 45, further comprising a computer peripheral reader in communication with a computer, the computer peripheral reader capable of reading the coordinate data stored in the memory and transmitting that data to the computer.